

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: MULL, REGINALD ANTONIO	§	Case No. 15-80987
MULL, ALISON LEIGH	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH D. OLSEN, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$363,028.00</u>	Assets Exempt: <u>\$39,304.00</u>
(without deducting any secured claims)	

Total Distribution to Claimants: <u>\$8,620.10</u>	Claims Discharged Without Payment: <u>\$287,553.50</u>
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Total Expenses of Administration: \$5,440.78

3) Total gross receipts of \$ 14,060.88 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$14,060.88 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$295,114.63	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	2,727.00	5,440.78	5,440.78	5,440.78
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	165,798.91	79,125.86	79,125.86	8,620.10
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	129,586.84	95,877.40	95,877.40	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$593,227.38</b>	<b>\$180,444.04</b>	<b>\$180,444.04</b>	<b>\$14,060.88</b>

4) This case was originally filed under Chapter 7 on April 13, 2015.  
 The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/11/2016 By: /s/JOSEPH D. OLSEN  
 Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 —GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2004 Dodge Ram	1129-000	13,950.00
RIA Credit Union account - joint	1229-000	98.67
RIA Credit Union re: Mull properties	1229-000	12.21
<b>TOTAL GROSS RECEIPTS</b>		<b>\$14,060.88</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
None			
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 —SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Americas Servicing Co.	4110-000	42,464.00	N/A	N/A	0.00
NOTFILED	Americas Servicing Co.	4110-000	26,399.00	N/A	N/A	0.00
NOTFILED	State Bank of Pearl City	4110-000	11,000.00	N/A	N/A	0.00
NOTFILED	Citimortgage, Inc.	4110-000	12,089.00	N/A	N/A	0.00
NOTFILED	Wyndham Vo	4110-000	20,118.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Bank Na	4110-000	4,325.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Home Mortgage	4110-000	137,115.00	N/A	N/A	0.00
NOTFILED	The National Bank	4110-000	8,592.30	N/A	N/A	0.00
NOTFILED	Ria Federal Credit Union	4110-000	33,012.33	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$295,114.63</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH D. OLSEN	2100-000	N/A	2,156.09	2,156.09	2,156.09
JOSEPH D. OLSEN	2200-000	N/A	138.06	138.06	138.06
YALDEN, OLSEN & WILLETT	3110-000	N/A	2,727.00	2,727.00	2,727.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	17.63	17.63	17.63
Macon County Title, LLC	3991-000	N/A	250.00	250.00	250.00
Rabobank, N.A.	2600-000	N/A	21.30	21.30	21.30
Rabobank, N.A.	2600-000	N/A	20.28	20.28	20.28
Rabobank, N.A.	2600-000	N/A	19.04	19.04	19.04
Rabobank, N.A.	2600-000	N/A	21.05	21.05	21.05
Rabobank, N.A.	2600-000	N/A	19.70	19.70	19.70
Rabobank, N.A.	2600-000	N/A	19.02	19.02	19.02
Rabobank, N.A.	2600-000	N/A	21.61	21.61	21.61
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	<b>\$5,440.78</b>	<b>\$5,440.78</b>	<b>\$5,440.78</b>

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Internal Revenue Service	5800-000	N/A	N/A	0.00	0.00
5	State of Iowa Department of Revenue	5800-000	79,125.86	79,125.86	79,125.86	8,620.10
NOTFILED	Iowa Department of Revenue	5200-000	40,092.23	N/A	N/A	0.00

NOTFILED	IL. Dept. of Employment Security	5200-000	46,580.82	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$165,798.91	\$79,125.86	\$79,125.86	\$8,620.10

## EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Stephenson Service Company	7100-000	N/A	7,097.79	7,097.79	0.00
3	Wells Fargo Bank	7100-000	5,284.00	5,284.81	5,284.81	0.00
4	Capital One, N.A.	7100-000	N/A	3,248.86	3,248.86	0.00
5 -2	State of Iowa	7100-000	N/A	7,194.70	7,194.70	0.00
6 -3	Ria Federal Credit Union	7100-000	N/A	14,144.41	14,144.41	0.00
7 -2	Ria Federal Credit Union	7100-000	11,880.00	10,941.00	10,941.00	0.00
8	MERCY MEDICAL CENTER	7100-000	N/A	47.13	47.13	0.00
9	Triumph Community Bank, f/k/a The National Bank	7100-000	N/A	5,576.04	5,576.04	0.00
10	LVNV Funding, LLC its successors and assigns as	7100-000	N/A	151.10	151.10	0.00
11 -2	Ria Federal Credit Union	7100-000	N/A	27,346.02	27,346.02	0.00
12	Ria Federal Credit Union	7100-000	7,419.79	8,041.21	8,041.21	0.00
13	Portfolio Recovery Associates, LLC	7100-000	N/A	1,689.31	1,689.31	0.00
14	Portfolio Recovery Associates, LLC	7100-000	N/A	5,115.02	5,115.02	0.00
NOTFILED	Citi Card	7100-000	2,494.18	N/A	N/A	0.00
NOTFILED	Cap1/Frnrw	7100-000	2,027.00	N/A	N/A	0.00
NOTFILED	Allied Business Accounts	7100-000	1,471.24	N/A	N/A	0.00
NOTFILED	Comenity Bank/Kingsize	7100-000	216.68	N/A	N/A	0.00
NOTFILED	Allied Business Accounts	7100-000	1,113.00	N/A	N/A	0.00
NOTFILED	GE Capital Retail	7100-000	1,689.00	N/A	N/A	0.00
NOTFILED	Fereday Heating Company	7100-000	3,935.00	N/A	N/A	0.00
NOTFILED	Liebovich	7100-000	22,513.00	N/A	N/A	0.00
NOTFILED	NCS Equipment Rental	7100-000	7,796.00	N/A	N/A	0.00
NOTFILED	Jo Carroll Energy	7100-000	1,201.39	N/A	N/A	0.00
NOTFILED	Kohls/Capone	7100-000	3,248.00	N/A	N/A	0.00
NOTFILED	Aargon Agency Inc	7100-000	975.00	N/A	N/A	0.00
NOTFILED	H & R Accounts, Inc.	7100-000	47.00	N/A	N/A	0.00
NOTFILED	IL. Dept. of Employment Security	7100-000	52,661.86	N/A	N/A	0.00

NOTFILED	Iowa Department of Revenue	7100-000	3,614.70	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$129,586.84	\$95,877.40	\$95,877.40	\$0.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Page: 1

**Case Number:** 15-80987

**Case Name:** MULL, REGINALD ANTONIO  
MULL, ALISON LEIGH

**Period Ending:** 05/11/16

**Trustee:** (330400) JOSEPH D. OLSEN

**Filed (f) or Converted (c):** 04/13/15 (f)

**§341(a) Meeting Date:** 05/28/15

**Claims Bar Date:** 08/31/15

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  <u>Property Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2385 Illinois Route 84, Thomson, Illinois 61285	170,000.00	0.00		0.00	FA
2 1065 W. Marietta Street, Decatur, IL 62526	45,000.00	0.00		0.00	FA
3 1415 N. College Street, Decatur, IL 62522	32,500.00	0.00		0.00	FA
4 1640 N. College Street, Decatur, IL 62522	25,000.00	0.00		0.00	FA
5 1186 E. Walnut Street, Decatur, IL 62526	5,000.00	0.00		0.00	FA
6 Wisconsin Dells Time Share:, PO Box 150, Scottsd	5,000.00	0.00		0.00	FA
7 Dear Harvester Credit Union Account	0.00	0.00		0.00	FA
8 Staley Credit Union	0.00	0.00		0.00	FA
9 Checking account at Woodforest National Bank	350.00	0.00		0.00	FA
10 Aegis Credit Union - Checking Account	0.00	0.00		0.00	FA
11 Savings Account at Woodforest Bank	1,300.00	0.00		0.00	FA
12 Household Goods and Furnishings (living room set	5,000.00	0.00		0.00	FA
13 Clothes	1,000.00	0.00		0.00	FA
14 Wedding bands and engagement ring	500.00	0.00		0.00	FA
15 2009 Cadillac Escalade EXT	27,350.00	0.00		0.00	FA
16 2004 Dodge Ram	13,000.00	13,000.00		13,950.00	FA
17 2007 Dodge Ram 2500	8,000.00	0.00		0.00	FA
18 2008 KZ Coyote RV	6,740.00	0.00		0.00	FA
19 2007 Chrysler Aspen	12,000.00	0.00		0.00	FA
20 Printer, Desktop, Laptop	500.00	0.00		0.00	FA
21 2013 federal and state refunds (u)	7,788.00	7,788.00		0.00	FA
22 2014 federal and state refunds (u)	10,000.00	4,383.00		0.00	FA
23 RIA Credit Union account - joint (u)	0.00	98.67		98.67	FA
24 RIA Credit Union re: Mull properties (u)	0.00	12.21		12.21	FA
<b>24 Assets      Totals (Excluding unknown values)</b>	<b>\$376,028.00</b>	<b>\$25,281.88</b>		<b>\$14,060.88</b>	<b>\$0.00</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 15-80987

**Trustee:** (330400) JOSEPH D. OLSEN

**Case Name:** MULL, REGINALD ANTONIO

**Filed (f) or Converted (c):** 04/13/15 (f)

MULL, ALISON LEIGH

**§341(a) Meeting Date:** 05/28/15

**Period Ending:** 05/11/16

**Claims Bar Date:** 08/31/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): January 20, 2016

Current Projected Date Of Final Report (TFR): March 16, 2016 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

**Case Number:** 15-80987  
**Case Name:** MULL, REGINALD ANTONIO  
 MULL, ALISON LEIGH  
**Taxpayer ID #:** \*\*-\*\*5858  
**Period Ending:** 05/11/16

**Trustee:** JOSEPH D. OLSEN (330400)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*4466 - Checking Account  
**Blanket Bond:** \$1,500,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
05/20/15	{16}	RIA Federal Credit Union	Compromise a controversy	1129-000	13,950.00		13,950.00
05/29/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	13,940.00
06/09/15	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/09/2015 FOR CASE #15-80987, BOND #016018067	2300-000		17.63	13,922.37
06/17/15	102	Macon County Title, LLC	Inv. #151536 & #151537 (abstract certificates)	3991-000		250.00	13,672.37
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.30	13,651.07
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		20.28	13,630.79
08/10/15	{23}	R.I.A. Federal Credit Union	turnover of funds	1229-000	98.67		13,729.46
08/10/15	{24}	R.I.A. Federal Credit Union	Turnover of funds	1229-000	12.21		13,741.67
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.04	13,722.63
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.05	13,701.58
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.70	13,681.88
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.02	13,662.86
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.61	13,641.25
04/13/16	103	YALDEN, OLSEN & WILLETT	Dividend paid 100.00% on \$2,727.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,727.00	10,914.25
04/13/16	104	JOSEPH D. OLSEN	Dividend paid 100.00% on \$138.06, Trustee Expenses; Reference:	2200-000		138.06	10,776.19
04/13/16	105	JOSEPH D. OLSEN	Dividend paid 100.00% on \$2,156.09, Trustee Compensation; Reference:	2100-000		2,156.09	8,620.10
04/13/16	106	State of Iowa Department of Revenue	Dividend paid 10.89% on \$79,125.86; Claim# 5; Filed: \$79,125.86; Reference:	5800-000		8,620.10	0.00

<b>ACCOUNT TOTALS</b>	<b>14,060.88</b>	<b>14,060.88</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>14,060.88</b>	<b>14,060.88</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$14,060.88</b>	<b>\$14,060.88</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 15-80987

Trustee: JOSEPH D. OLSEN (330400)

Case Name: MULL, REGINALD ANTONIO  
MULL, ALISON LEIGH

Bank Name: Rabobank, N.A.

Taxpayer ID #: \*\*-\*\*5858

Account: \*\*\*\*\*4466 - Checking Account

Period Ending: 05/11/16

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Net Receipts : 14,060.88				
		Net Estate : \$14,060.88					
			TOTAL - ALL ACCOUNTS		Net Receipts	Net Disbursements	Account Balances
			Checking # *****4466		14,060.88	14,060.88	0.00
					\$14,060.88	\$14,060.88	\$0.00